

**MONEY** or **life!**

Handling money in a way that generates  
real profit

**MONEY or life!**

*Dedicated to Hans, my father-in-law. He once made the long journey from bank apprentice to the exclusive management board of a major Swiss bank (GD). He remained true to the principle of honesty throughout his career, right up to his retirement - an erratic block, so to speak!*

# Introduction

This short book is characterized by brief impulses that are not only intended to stimulate reflection, but also to awaken the senses - in other words, various sensations! - should awaken. In addition to the gangster formula, the rather ironic statement 'Oh, the dear money' was also recommended as a title ;)

Money is undoubtedly a serious matter. Too serious sometimes, methinks. However, my style will be as direct and blunt as is the nature of the values and laws I'm putting forward here. If someone is standing on the edge of a cliff, the laws of gravity will mercilessly take effect after the decision to jump. No myth of flying, no belief in being protected, no matter how strong, will prevent you from hitting the ground. The laws money, which are often hidden from our view, have a very similar effect. Among other things, they cause entire economies and countless livelihoods within them to hit the ground hard, regardless of what the people concerned tell themselves about money. If you hit the jackpot and don't know how to deal with the money blessing, your inner wealth will not increase but decrease. Unexpected luck becomes a burden.

The facts shared here should prevent you and your loved ones - and why not your colleagues and/or employees at work? - from overlooking when you are heading for a cliff.

This book is about money. Anyone who has no money - voluntarily or involuntarily - can only put this valuable information into practice when they are in a position to have money. This applies to young people, for example. These first need information on how to get money in the first place. Or how to live happily without money. To do this, however, they have to live very, very remotely.

## Money - what counts

One financial theory follows another. And each tries to guarantee the path to an abundance of material resources. But even in wealthy societies, there are regular times when money becomes scarce and even rich people feel anxious about their possessions.

My intention with this handbook is not to make you rich. And it is by no means intended to compete with financial theories. Rather, it is the underlying values behind the numerous myths surrounding money that have moved me for decades and which I am making available in this short, condensed work. However, these values can then also re-evaluate and enrich financial theories.

Here you can find out what money is fundamentally about and what is recommended for dealing with it wisely in every situation. And what can inspire us in good times simply proves to be a survival strategy in adverse times.

The values about which I provide information here sometimes have something absolute about them, i.e. they cannot be corrupted. Quite frankly, this corresponds entirely to my numerous other basic insights.

Once you have absorbed the background facts that are (finally) made known in this handbook and begin to implement them, you will not automatically become richer. However, you will be well equipped to handle money wisely, in good times and bad.

# Understanding money

As the goes: money alone does not make you happy; and yet...

Here, the secret of what money as a medium of exchange has to do with our lives as a whole is revealed. It takes just a few lines. It costs little paper and little time. But the consequences for the person who draws them will be incalculable.

My promise: Once you have read this little book, you will be able to make a clear choice about money. A choice that will have lasting consequences for your money, indeed for the rest of your life. This knowledge therefore increases your freedom. And whatever concrete form your implementation of this new understanding takes, you can win with it.

For example, you can choose to ensure that in future your handling of money actually does what you always wanted it to do, namely contribute to your happiness. Regardless of what you end up doing with your new understanding of money. And regardless of whether you have a lot or a little money.

However, if you refrain from putting the information here into action, your life with money will hardly contribute to your happiness, regardless of how much you have! At least you can then clearly see why this is the case. And you can then make a new choice and win after all.

But why wait for happiness when it can start today?

Knowledge is binding, regardless of whether you find it or not. It extends your responsibility! Unfortunately, you have no choice in the matter. Since you have read this far, you have already become a shareholder of the true profit and are responsible if you fail.

And another brilliant savings tip: what you read below about money can be to all material goods. Accordingly, money speaks for the material good in general.

So, here we go (finally) ;)

## To the first

**The most you can achieve with money is: SURVIVE**

Wow, that's a bit sobering, isn't it? more of it, buy a villa, expensive jewelry, a yacht, anything you want! What comes out of it is - at best: you survive. That's the best you can do. Sorry, that's all money can do. Period!

## Secondly

**Having a little more money than you need for immediate survival gives you something that fundamentally matters: SAFETY**

You want to make sure you survive. You're right! Security gives you peace and serenity. If you recognize and this basic paradigm of money and life in general, this state of mind will gradually set in. I promise.

The fact that you have felt neither calm nor serenity in the long term, even with enough money, indicates that you are striving for something with money that you cannot possibly achieve with it; something that money simply cannot do. For example "Belonging", "being recognized", even "being admired", or "absolute security" or even "direct happiness". By now you know what money can really do. Point again.

You can now finally if you prepared to recognize these basic facts about money. After a personal mental factual review, of course.

But you're not likely to that, are you? At least not so quickly. Although you could start right away. Because you're persistent. We don't give up our illusions that quickly. We hardly sober up that easily. For example, while you're reading, you'll say: "He doesn't really understand money." Or: "It's not that simple." Or - even more conveniently: "That's certainly not true." Another popular attitude - particularly common among experts - is: "We already know all that." After all, you've probably worked a lot for your money, probably slaved away. You may have put a lot at risk - your family, your health and other things. Things that really count. So - here you go! - there should be more to having money than just surviving!

But, go over the books, take advantage of an unobserved moment. What has actually come out of all your efforts to make money? That's right: you survived. And you did, even if you lost your family in the process (de facto or figuratively), or if you lost your health in your pursuit of money.

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or if you no longer have any idea what that is: feeling yourself, being with yourself, being permeable and feeling good through and through - in a sober state, mind you. Okay, there are also many people who have not survived their relentless pursuit of money. For example, those who have literally worked themselves to death; as the Japanese keyword 'karoshi' almost expresses as a mass term.



## To the third

Now come the two 'on's'.

The first 'on' is the sober quality that having money brings.

**Having money is pleasant**

It's also all the things you can buy for it. Sorry, nothing more than pleasant!

And yet: after all.

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The second 'on' concerns a condition so that having money can give you security and is also pleasant.

**Your spending - all the useful and less useful things you buy with it - must be appropriate**

Your spending should be appropriate to your lifestyle, which has evolved over time and may remain the same for a long time. This is commonly referred to as *your standard of living*.

New I dare to add: In addition to your work in the service of the successful survival of the human species. That would be something, wouldn't it? So you can use the security that a comfortable standard of living gives you in a new, incredibly important way. Or should I say: must you?

If you ignore the law of reasonableness, the pleasures will be lost. If your standard of living is rapidly raised inappropriately - even if the money needed to do so was earned legally or given as a gift - you will unfortunately, but with every guarantee, find yourself on the losing side. It will simply make you unhappy, sick, hollow, corrupt or something else depressing.

So, be careful with expanding your standard of living! Sharing helps.

And yes, this also applies to the opposite; to artificially simulated poverty. Some call this modesty. But it is simply avarice. Which in disguise means: a compulsive need for security.

After all, what really counts - survival - is secured.

## To the fourth

### **Spend a little less than you earn**

This is the formula par excellence for earning money. It may sound like a platitude. But it holds. And the fact that fewer and fewer people stick to it gives this formula its rightful place in this book. The formula is therefore more relevant than ever. You also need it as a means of resistance against all the companies and institutions that want to tempt you into debt.

For people without a pension fund, the formula is somewhat expanded:

### **Earn a little more in your life than you spend in your life**

It is precisely the contrast between the simple logic of this formula and the actual reality, which is particularly glaring today, that calls for a very practical examination of it in everyday personal life. Spend less each month than you earn. Check this over a longer period - e.g. over a year - where larger purchases are included. If this includes a pension plan or similar, include this in your calculations. The facts speak for themselves, even over a longer period of time. - Do this until you can do it automatically. You don't need a book in which you list everything in detail. An attentive glance now and then is enough. Unless you are a hopeless slob, the female equivalent of this, or you absolutely cannot trust your instincts.

Personally, I don't think much of this arithmetic about money. It creates the illusion of 'having things under control' instead of promoting intelligent action. But what am I saying?

Compulsive people do that anyway. I can only say with respect: keep up the good work! ;)

But in the life-intelligent handling of money described here, the following applies: instead of focusing on what you want to earn, concentrate on the relationship between what you actually need and what you have. Neither the one nor the other should fluctuate greatly, neither upwards nor downwards. On this basis, you can replan your work and leisure time. You can review your priorities and re

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Orientation.

If you do, it is useful to know more about what life is supposed to be about and what ultimately fulfills it. You are welcome to get help with this.

Starting with reading the works offered on this website - that is, in NormalVerlag.

Then team up with people who have the same great commitment to a fulfilled life as you do. This way you can support each other both critically and lovingly. If available, you can do this with the regular support and critical, appreciative advice of someone who has already matured into an 'expert' in this area.

## Finally, the summary:

- **You invest a lot in survival - and rightly so! - a lot, if necessary everything. Survival - in the bigger picture, continuing to live - is the meaning of our existence. So it is the most important thing.**
- **You naturally invest less in "pleasant". And yet ...**
- **When both are balanced, the proportions are exactly right.**
- **And "appropriate" is almost self-evident in such circumstances.**